



Whatever Your Needs, We Have The Right Loan For You

Postal Family Credit Union realizes that most members have wants and needs that go beyond their immediate ability to pay for them. Things such as appliances, home remodeling, a family vacation, and so forth are the "spice" that makes life worth getting up for in the morning.

Whatever your needs, your PFCU has the right loan for you. It always seems easiest to put these large purchases on a credit card. "Charge it" seems to have become our national response to perking ourselves up when we feel we deserve something special. But credit cards aren't always the best way to go. Sometimes, it makes more sense to go with a signature loan, a home equity loan, or a secured loan. With the right type of loan matched to what you're buying, your credit union can save you hundreds, and even thousands, of dollars in interest and fees.



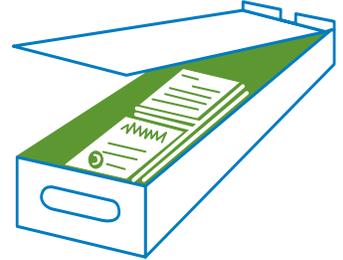
Take a break and leave your worries behind

So take a look around you. What do you want or need? Make a list, then prioritize it. Then stop by or call and let us help you turn that list into reality with the right loan.

Dreaming Of New Wheels?

If you're ready to spring into summer in your dream vehicle, make Postal Family Credit Union your first stop. We specialize in making dreams come true. Our vehicle loans feature great rates and terms to fit your budget. With a pre-approved loan from the credit union, you can focus on getting just what you've always wanted: convertible or cargo van, sports car or SUV. Pick the vehicle with the options you want, too. The dealer may have a special financing offer but keep the fine print in mind: "not all buyers will qualify" and "offer valid only on certain models." A PFCU loan puts you in the driver's seat, even before you set foot into the showroom or onto the dealer lot, so call on us today.

Low-Cost Safe Deposit Boxes at PFCU



Safe deposit boxes are a good place to keep any personal items that would cause you to say, "If I lose this, I am in deep trouble!" Protect your important things with a safe deposit box at the Credit Union - once that heirloom jewelry, stamp collection, or family photo is lost or stolen, it's too late.

What items should go into a safe deposit box? Important papers such as originals of your insurance policies; family records such as birth, marriage, and death certificates; original deeds, titles, mortgages, leases and other contracts; stocks, bonds and certificates of deposit (CDs). Other valuables include special jewels, medals, rare stamps and other collectibles, negatives for irreplaceable photos, and videos or pictures of your home's contents for insurance purposes (in case of theft or damage).

It is usually recommended that when you open a safe deposit box that you give someone else access to the box, this person is called a deputy. You can have one deputy or multiple deputies. This person(s) will have access to the safe deposit box with or without you. Also, don't put original copies of legal documents in a safe deposit box if they will be needed by anyone who cannot gain access to these documents. You can always put "copies" of legal documents in the safe deposit box.

Start protecting your important items today and open a safe deposit box at the Credit Union. There is a refundable key deposit. See the box sizes and pricing below:

3" x 5" x 21"	\$15.00 Per Year + Tax
3" x 10" x 21"	\$25.00 Per Year + Tax
6" x 10" x 21"	\$35.00 Per Year + Tax
9" x 10" x 21"	\$60.00 Per Year + Tax



Mother's Day
May 8th, 2016

GRADUATE TO A NEW RIDE

Start your next chapter with the confidence of a
12-month / 12,000 mile limited powertrain warranty.*

RECEIVE A 1% RATE DISCOUNT.¹

Vehicle purchase required. See reverse side for details.



April 1 - June 30, 2016

OR, GET A \$500 GIFT CARD.²

Upon used vehicle purchase from Enterprise Car Sales.

-  **12-MONTH/ 12,000 MILE LIMITED POWERTRAIN WARRANTY***
-  **VEHICLE CERTIFICATION**
-  **12-MONTH ROADSIDE ASSISTANCE****
-  **FREE CARFAX® REPORTS**
-  **7-DAY REPURCHASE AGREEMENT****

Visit www.urmycu.org to get pre-approved by Postal Family Credit Union today!
Then visit your local Enterprise Car Sales office to see a great selection of quality used vehicles.
Preview our great selection of quality used vehicles or find the nearest Enterprise Car Sales location at enterprisecarsales.com/pfcu

Visit us at Enterprise Car Sales
Cincinnati 555 E. Galbraith Rd. 513 677-8000
Columbus 3200 Morse Rd. 614 418-7574



*APR-Annual Percentage Rate. 1% off current rate. Qualifying rate will vary based on credit worthiness and terms. Financing for qualified Postal Family Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 4/1/16 - 6/30/16. This offer cannot be combined with any other offer. ²\$500 gift card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased 4/1/16 - 6/30/16 and financed through Postal Family Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. This offer cannot be combined with any other offer. Not valid on previous purchases. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. ¹Limited Warranty begins on the vehicle purchase date and extends for 12 months or 12,000 miles, whichever comes first. Restrictions apply. For details, see an Enterprise Car Sales Manager. **Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. ***For a period of seven days after the date of delivery or 1,000 miles beyond the odometer reading at delivery, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 documentation and cleaning fee (as allowed by law). Restrictions apply. For details, see an Enterprise Car Sales Manager. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2016 Enterprise Car Sales. G05078 CT SS 3/16 DB

Hours and Information



Mailing Address:
P.O. Box 14403
Cincinnati, OH 45250-0403

Cincinnati: 1243 West 8th Street, Cincinnati, OH 45203
Tel: 513-381-8600, Toll Free: 1-800-265-4527, Fax: 513-345-8726
Monday, Tuesday and Thursday: 8:00 a.m. to 5:00 p.m.
Wednesday: 10:00 a.m. to 5:00 p.m.
Friday: 7:30 a.m. to 6:00 p.m.

Dayton: 1111 East Fifth Street, Dayton OH 45401
937-228-7691, Toll Free: 1-800-265-4527
Closed 11:00 a.m. to 11:30 a.m. for Lunch
Monday, Tuesday, Thursday: 9:00 a.m. to 5:00 p.m.
Wednesday: 10:00 a.m. to 5:00 p.m.
Friday: 8:00 a.m. to 5:00 p.m.



Personal Account Line:
Call P.A.L. for all your account information. If you are in area codes 513, 812 or 859 call 632-5693... all other area codes call 1-800-621-9722. Or visit WebPal II at www.urmycu.com

ASI American Share Insurance **Accounts Are Insured Up To \$250,000**
By member choice accounts are insured by ASI for up to \$250,000. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**

We will be closed...
Memorial Day, Monday, May 30, 2016
Independence Day, Monday, July 4, 2016



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